

Old Age, Disability, Death

First law: 1960.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system; also mandatory private pension systems.

Exchange rate: U.S.\$1.00 equals 570 CFA francs.

Coverage

Employed persons, and certain categories of agricultural workers (for old-age benefits only). Special system for public employees.

Source of Funds

Insured person: 1.6% of earnings.

Employer: 2.4% of payroll.

Government: None.

Maximum earnings for contribution purposes: 1,647,315 CFA francs a month (45 times the guaranteed minimum wage).

Qualifying Conditions

Old-age pension: Age 55 with 10 years of covered employment after program began. Early retirement: Age 50. Retirement from gainful activity necessary. Payable abroad.

Disability pension: Age 50, permanent incapacity for any work with 10 years of covered employment after the program began.

Survivor pension: Deceased was pensioner or met requirements for pension.

Old-Age Benefits

Old-age pension: 1.33% of average earnings times years of coverage and periods of incapacity (some employment before program began credited toward coverage).

Pension reduced by 5% for each year under age 55.

Child's supplement: 10% of pension for each child under age 16; maximum, 30% of pension.

Lump sum payment for workers over age 55 with less than 10 years of contributions.

Adjustment: Pensions adjusted yearly to changes in the average salary subject to contribution.

Permanent Disability Benefits

Disability pension: About 1.33% of average earnings times years of coverage (some employment before program began credited toward coverage).

Child's supplement: 10% of pension for each child under age 16. Maximum: 30% of pension.

Disability allowance for workers age under age 50 with at least 10 years of contributions, if ineligible for pension. At age 50 the allowance is converted to an old-age benefit without reduction.

Survivor Benefits

Survivor pension: 50% of pension of insured payable to widow age 50 or over. No age requirement if married at least 2 years or has dependent child.

Orphans: 20% of pension of insured for each full orphan under age 16 (21 if student). Maximum for all orphans: 100% of pension of insured.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program; managed by tripartite board.

Sickness and Maternity

First law: 1956.

Current laws: 1964, 1968, 1971, 1988 and 1995.

Type of program: Social insurance system. Cash maternity benefits only.

Coverage

Employed women and employed workers' wives.

Special system for public employees.

Source of Funds

Insured person: None.

Employer: 0.75% of payroll.

Government: None.

Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Cash maternity benefits: 3 months of insured employment.

Sickness and Maternity Benefits

Sickness benefit: None provided.

Maternity benefit: 100% of earnings. 100% of costs of medical care provided in public hospital, or 5,000 CFA francs for confinement in private clinic or other establishment.

Payable for 6 weeks before and 8 weeks (3 weeks more if complications) after confinement. Reimbursement from 3 months of pregnancy for medical costs and pharmaceuticals.

Workers' Medical Benefits

Medical benefits: Medical care provided to insured worker by socio-medical centers of the Fund.

Employers must provide medical services for their workers.

Dependents' Medical Benefits

Medical benefits for dependents: Health care provided to mothers and children at socio-medical centers managed by the National Social Insurance Fund.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.

National Social Insurance Fund, administration of program.

Work Injury

First law: 1957.

Current laws: 1968, 1971, and 1988.

Type of program: Social insurance system.

Coverage

Employed persons, seamen, certain self-employed, apprentices, members of cooperatives, and students at technical colleges. Self-employed may affiliate voluntarily.

Source of Funds

Insured person: None (except voluntarily affiliated self-employed).
Employer: 2% to 5% of payroll, according to risk in industry.
Government: None.
Maximum earnings for contribution and benefit purposes: 70,000 CFA francs a month.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 50% of earnings for first 28 days of disability; 66-2/3% thereafter. Payable from day following injury until recovery or certification of permanent disability.

Permanent Disability Benefits

Permanent disability pension: For total disability, 100% of average earnings.
Partial disability: Average earnings multiplied by the percentage of disability.
Constant-attendance supplement: 40% of pension.

Workers' Medical Benefits

Medical benefits: Medical and surgical care, hospitalization, medicines, appliances, transportation, and rehabilitation.

Survivor Benefits

Survivor pension: 30% of earnings of insured.
Orphans: 15% of earnings each for 1st and 2nd orphan, 10% for each other; 20% for each full orphan.
Dependent parents and grandparents: 10% of earnings each.
Maximum survivor pensions: 85% of earnings.
Adjustment: Pensions adjusted yearly to changes in the average salary subject to contribution.
Funeral grant: Lump sum covering cost of burial.

Administrative Organization

Ministry of Employment, Public Administration and Social Insurance, general supervision.
National Social Insurance Fund, administration of contributions and benefits.

Source of Funds

Insured person: None.
Employer: 5% of payroll.
Government: None.
Maximum earnings for contribution purposes: 70,000 CFA francs a month.

Qualifying Conditions

Family allowances: Child under age 14 (18 if apprentice, 21 if student or disabled). Parent must have had 3 months of employment and be currently working 18 days or 120 hours a month (or be widow of beneficiary).
Prenatal allowance and birth grant: Must undergo prescribed medical examinations.

Family Allowance Benefits

Family allowances: 1,500 CFA francs a month for each child.
Prenatal allowance: 13,500 CFA francs payable in 3 installments.
Birth grant: Lump sum of 18,000 CFA francs on birth of each of first 3 children.
Maternity allowance: 18,000 CFA francs paid in 3 installments from birth through the child's first year.

Administrative Organization

Ministry of Public Health and Social Affairs, general supervision.
National Social Insurance Fund, administration of program.

Family Allowances

First law: 1955.
Current law: 1968, 1971, 1988 and 1995.
Type of program: Employment-related system.

Coverage

Employees with 1 or more children.
Special system for public employees.